

**Information to identify the case:**

Debtor 1	Austin Masser	Social Security number or ITIN xxx-xx-7419
	First Name Middle Name Last Name	EIN _____
Debtor 2 (Spouse, if filing)	Joann Masser	Social Security number or ITIN xxx-xx-1462
	First Name Middle Name Last Name	EIN _____
United States Bankruptcy Court District of New Jersey		
Case number: 20-20647-VFP		

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Austin Masser  
aka Austin L. Masser, aka Austin Masser Jr.,  
aka Austin L. Masser Sr., aka Austin L. Masser  
Jr., aka Austin Lewis Masser

Joann Masser  
fka Joann Kozlowski

7/23/24

**By the court:** Vincent F. Papalia  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Austin Masser  
Joann Masser  
Debtors

Case No. 20-20647-VFP  
Chapter 13

District/off: 0312-2

User: admin

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Date Rcvd: Jul 23, 2024

Form ID: 3180W

Total Noticed: 61

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

## CERTIFICATE OF NOTICE

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 25, 2024:

Recip ID	Recipient Name and Address
db/jdb	+ Austin Masser, Joann Masser, 54 Garretson Avenue, Totowa, NJ 07512-2469
cr	+ QUICKEN LOANS, LLC, Phelan Hallinan & Schmieg, PC, 1617 JFK Boulevard, Suite 1400, Philadelphia, PA 19103-1814
518958720	+ Hackensack Meridian Health, 60 Second Street, 4th Fl., Hackensack, NJ 07601-2050
518958728	+ Liberty Savings FCU, 666 Newark Avenue, Jersey City, NJ 07306-2398

TOTAL: 4

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jul 23 2024 20:49:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Jul 23 2024 20:49:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ EDI: PRA.COM	Jul 24 2024 00:39:00	Synchrony Bank c/o PRA Receivables Management, LLC, PO BOX 41021, Norfolk, VA 23541-1021
518958708	Email/PDF: bncnotices@becket-lee.com	Jul 23 2024 20:58:17	American Express, PO Box 981535, El Paso, TX 79998-1535
518982856	Email/PDF: bncnotices@becket-lee.com	Jul 23 2024 20:57:41	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
518958709	+ EDI: TSYS2	Jul 24 2024 00:39:00	Barclays Bank Delaware, 125 South West Street, Wilmington, DE 19801-5014
518958710	+ EDI: CITICORP	Jul 24 2024 00:39:00	Best Buy Credit Services, PO Box 790441, St. Louis, MO 63179-0441
518958711	EDI: CAPITALONE.COM	Jul 24 2024 00:39:00	Capital One, PO Box 30285, Salt Lake City, UT 84130-0285
518968829	+ EDI: AIS.COM	Jul 24 2024 00:39:00	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518987240	+ EDI: AIS.COM	Jul 24 2024 00:39:00	Capital One N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518958712	+ EDI: CAPITALONE.COM	Jul 24 2024 00:39:00	Capital One, N.A., 1680 Capital 1 Drive, McLean, VA 22102-3407
518958713	^ MEBN	Jul 23 2024 20:51:24	Celentano, Stadtmauer & Walentowicz, LLP, 1035 Route 46 East, Suite 208, P.O. Box 2594, Clifton, NJ 07015-2594
518958714	+ EDI: CITICORP	Jul 24 2024 00:39:00	Citibank, N.A., 399 Park Avenue, New York, NY 10022-4614

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519023420	EDI: CITICORP	Jul 24 2024 00:39:00	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
518958715	EDI: WFNNB.COM	Jul 24 2024 00:39:00	Comenity Bank, Bankruptcy Department, PO Box 182125, Columbus, OH 43218-2125
518958716	EDI: WFNNB.COM	Jul 24 2024 00:39:00	Comenity Capital Bank, Bankruptcy Department, PO Box 183043, Columbus, OH 43218-3043
518958718	+ Email/PDF: creditonebknotifications@resurgent.com	Jul 23 2024 20:56:37	Credit One Bank, N.A., 585 Pilot Road, Las Vegas, NV 89119-3619
518958717	Email/PDF: creditonebknotifications@resurgent.com	Jul 23 2024 20:56:36	Credit One Bank, N.A., PO Box 98873, Las Vegas, NV 89193-8873
518958719	EDI: DISCOVER	Jul 24 2024 00:39:00	Discover, PO Box 30943, Salt Lake City, UT 84130
518964680	EDI: DISCOVER	Jul 24 2024 00:39:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
518992563	Email/PDF: MerrickBKNotifications@Resurgent.com	Jul 23 2024 21:08:43	Fair Square Financial LLC, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
518958723	+ EDI: HFC.COM	Jul 24 2024 00:39:00	HSBC, 452 Fifth Avenue, New York, NY 10018-2790
518958724	+ EDI: HFC.COM	Jul 24 2024 00:39:00	HSBC Bank USA, N.A., P.O. Box 2013, Buffalo, NY 14240-2013
518958720	+ Email/Text: HUMCBankruptcy@hmhn.org	Jul 23 2024 20:49:00	Hackensack Meridian Health, 60 Second Street, 4th Fl., Hackensack, NJ 07601-2050
518958722	+ EDI: CITICORP	Jul 24 2024 00:39:00	Home Depot Credit Services, PO Box 790328, St. Louis, MO 63179-0328
518958725	EDI: IRS.COM	Jul 24 2024 00:39:00	Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346
519026817	+ Email/Text: PBNCNotifications@perituservices.com	Jul 23 2024 20:48:00	Kohl's, Peritus Portfolio Services II, LLC, PO BOX 141509, IRVING, TX 75014-1509
518958726	+ Email/Text: PBNCNotifications@perituservices.com	Jul 23 2024 20:48:00	Kohls, PO Box 3043, Milwaukee, WI 53201-3043
519025629	Email/PDF: resurgentbknotifications@resurgent.com	Jul 23 2024 20:57:28	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
518958727	+ EDI: LENDNGCLUB	Jul 24 2024 00:39:00	Lending Club Corporation, 71 Stevenson Street, Suite 300, San Francisco, CA 94105-2985
518958729	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Jul 23 2024 20:58:17	Merrick Bank, PO Box 9201, Old Bethpage, NY 11804-9001
518964289	EDI: AGFINANCE.COM	Jul 24 2024 00:39:00	ONEMAIN, P.O. BOX 3251, EVANSVILLE, IN 47731-3251
518958731	Email/PDF: MerrickBKNotifications@Resurgent.com	Jul 23 2024 20:58:03	Oollo Card Services, PO Box 9222, Old Bethpage, NY 11804-9222
518958732	EDI: AGFINANCE.COM	Jul 24 2024 00:39:00	OneMain, PO Box 3327, Evansville, IN 47732-3327
518958733	+ EDI: AGFINANCE.COM	Jul 24 2024 00:39:00	OneMain Financial, 601 NW Second St., Evansville, IN 47708-1013
519309700	EDI: PRA.COM	Jul 24 2024 00:39:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
519309701	EDI: PRA.COM	Jul 24 2024 00:39:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541, Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
519026332	EDI: PRA.COM		

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519018455	EDI: PRA.COM	Jul 24 2024 00:39:00	Portfolio Recovery Associates, LLC, c/o Amazon, POB 41067, Norfolk VA 23541
519026335	EDI: PRA.COM	Jul 24 2024 00:39:00	Portfolio Recovery Associates, LLC, c/o Capital One Bank (usa), N.a., POB 41067, Norfolk VA 23541
519026293	EDI: PRA.COM	Jul 24 2024 00:39:00	Portfolio Recovery Associates, LLC, c/o Paypal, POB 41067, Norfolk VA 23541
519024047	EDI: Q3G.COM	Jul 24 2024 00:39:00	Portfolio Recovery Associates, LLC, c/o Synchrony Bank, POB 41067, Norfolk VA 23541
519024048	EDI: Q3G.COM	Jul 24 2024 00:39:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
518958734	+ Email/Text: bankruptcyteam@quickenloans.com	Jul 23 2024 20:50:00	Quicken Loans, 1050 Woodward Avenue, Detroit, MI 48226-3573
519020912	+ Email/Text: bankruptcyteam@quickenloans.com	Jul 23 2024 20:50:00	Quicken Loans, LLC, 635 Woodward Avenue, Detroit, MI 48226-3408
518958730	Email/Text: NJTax.BNCnoticeonly@treas.nj.gov	Jul 23 2024 20:48:00	New Jersey Division of Taxation, Compliance/Enforcement, Bankruptcy Unit, 50 Barrack Street, 9th Fl., PO Box 245, Trenton, NJ 08695-0267
518958735	+ Email/PDF: OGCRegionIIBankruptcy@hud.gov	Jul 23 2024 20:56:21	Secretary of Housing and, Urban Development, 451 Seventh Street SW, Washington, DC 20410-0002
518958736	EDI: SYNC	Jul 24 2024 00:39:00	Synchrony Bank, Attn: Bankruptcy Dept., PO Box 965060, Orlando, FL 32896-5060
518958737	EDI: SYNC	Jul 24 2024 00:39:00	Synchrony Bank, Attn: Bankruptcy Dept., PO Box 965064, Orlando, FL 32896-5064
518960185	^ MEBN	Jul 23 2024 20:51:39	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
519014788	+ Email/Text: bncmail@w-legal.com	Jul 23 2024 20:49:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
518958739	^ MEBN	Jul 23 2024 20:51:12	TD Bank USA, N.A., 2035 Limestone Road, Wilmington, DE 19808-5529
518958738	EDI: WTRRNBNK.COM	Jul 24 2024 00:39:00	Target Card Services, PO Box 1581, Minneapolis, MN 55440-1581
519112733	Email/PDF: OGCRegionIIBankruptcy@hud.gov	Jul 23 2024 20:56:21	U.S. Department of Housing and Urban Development, 26 Federal Plaza, Suite 3541, New York, NY 10278
518958740	+ Email/Text: edbknotices@ecmc.org	Jul 23 2024 20:49:00	US Department of Education, 400 Maryland Avenue, SW, Washington, D.C. 20202-0001
518958721	Email/Text: bankruptcynotices@vivecard.com	Jul 23 2024 20:48:00	HC Credit, 380 W Data Dr Suite 200, Draper, UT 84020-2308
518965299	Email/Text: bankruptcynotices@vivecard.com	Jul 23 2024 20:48:00	Vive Financial, 380 Data Drive, Suite #200, Draper UT, 84020
519022007	+ EDI: AIS.COM	Jul 24 2024 00:39:00	Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

TOTAL: 58

**BYPASSED RECIPIENTS**

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The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 25, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 23, 2024 at the address(es) listed below:

Name	Email Address
David L. Stevens	on behalf of Debtor Austin Masser dstevens@scura.com dstevens@scura.com;ecfbkfilings@scuramealey.com;pevangelista@scura.com;amurphy@scura.com;vmajano@scura.com;jromero@scura.com;spereyra@scura.com;14518@notices.nextchapterbk.com;dwoody@scura.com;sterry@scura
David L. Stevens	on behalf of Joint Debtor Joann Masser dstevens@scura.com dstevens@scura.com;ecfbkfilings@scuramealey.com;pevangelista@scura.com;amurphy@scura.com;vmajano@scura.com;jromero@scura.com;spereyra@scura.com;14518@notices.nextchapterbk.com;dwoody@scura.com;sterry@scura
Denise E. Carlon	on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com
Denise E. Carlon	on behalf of Creditor QUICKEN LOANS LLC dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com
Marie-Ann Greenberg	magecf@magtrustee.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6